

Process for Re-carding / Replacement of Debit Cards

As per RBI guidelines, Magnetic Stripe Debit Cards (i.e. Non-EMV Debit Cards) will not be operational from 1st Jan 2019 onwards. Bank has already started the process of migrating Magnetic-Stripe Debit Cards to RuPay EMV Chip Debit Cards (Irrespective of Expiry Dates embossed on Magnetic Stripe Cards).

The RuPay Debit cards will be sent directly to the Customer's address available with the Bank by Registered Post.

As a security measure, the RuPay Debit Cards sent by Digital Department will be in an inactive status and same can be activated through Branch.

Customers can generate PIN by using Green Pin facility available on TJSB ATMs.

As per Bank's policy, Bank is migrating Magnetic-Stripe Cards to EMV Chip Cards which are being used by the Customers from 1st July 2018 onwards (Operative Cards)

For Customers, who do not fall into such category (If Debit card, is not used on or after July 2018 onwards), Bank will exclude such Debit Cards/Customer in card replacement process and Customers have to apply for replacement of EMV Chip Card in Bank's format.

FAQs for Card Replacement Process

Q1. How can I check if I am entitled to get new EMV Chip RuPay Debit Card from TJSB?

- a) If you are a regular user of TJSB's Magnetic Stripe Debit Card and if you do not possess other TJSB EMV Chip Debit Card, you will receive the EMV Chip RuPay Debit Card from TJSB automatically.
- b) If your existing Magnetic Stripe Debit Card is expiring or but if you already have other TJSB EMV Chip Card, then your expiring card will not be replaced with new one. You can use your other TJSB EMV Chip card at ATM and for shopping.
- c) If you have Magnetic-Stripe Card but if the same is not used even once from 1st July 2018, you will not receive EMV Chip RuPay Debit Card automatically. You have to apply the same to the Bank.

Pls call on 1800223466 for any further details.

Q2. How Can I get new EMV Chip RuPay Debit Card from TJSB

If you fulfil the abovementioned criteria, your new EMV Chip Card will be dispatched by TJSB through Registered POST in Dec 2018 / Jan 2019.

Q3. I have recently received the new card; how can I activate it?

Visit your base / home branch and get the card activated. Alternatively the card also can be activated by our Customer Call Centre executive by calling on 1800234466.

Q4. How can I get the PIN

You can generate PIN on any TJSB ATM through Generate PIN facility by using registered mobile and OTP. But card activation is necessary before generating PIN through ATM.

Q5. Will there be fees to replace /reissue a card?

A replacement fee of Rs 100 + taxes will be charged in case of reissue/replacement.

General Precautions for using ATM/Debit Card

- **Please sign on the reverse of the card immediately after receipt of Your EMV Chip Debit Card**
- **Change your ATM PIN regular intervals.**
- **Never keep the PIN with the Debit card or write on it. Always memorize it.**
- **Do not provide the ATM card Number, PIN, OTP, CVV, Card expiry or any other related information to anyone, including Bank/ IBA /RBI /Govt. agency /family/ friends, etc. Bank or any other institution will never ask for this information.**

- **Hot Mark your old Debit Card by informing Bank and then destroy the same.**
- **Register your mobile number at the Branch to get SMS alerts for all transactions**
- **If in case you lose the Card, Hot-Mark the same by calling 1800 223466.**
- **Do not let strangers come in to the ATM room or take their help to complete the transactions.**

- **Always wait till the ATM returns to the idle mode and the green light is blinking.**
- **Do not throw your transaction slip in the ATM room as it contains your account information.**
- **Always wait till the ATM returns to the idle mode and the green light is blinking.**

- **Hide the keypad while keying in your PIN at ATM/POS terminals.**
- **Insist on swiping your card in your presence in hotels/shops/malls, etc.**
- **Never swipe your card at POS machines kept at unknown temporary stalls.**